

RELIANCE BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2787118	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$979	\$914	-6.6%		
Loans	\$691	\$555	-19.6%		
Construction & development	\$70	\$57	-19.1%		
Closed-end 1-4 family residential	\$43	\$50	16.8%		
Home equity	\$14	\$13	-4.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	81.7%		
Commercial & Industrial	\$63	\$35	-45.3%		
Commercial real estate	\$419	\$339	-19.0%		
Unused commitments	\$52	\$65	24.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$137	\$217	58.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$55	\$66	20.3%		
Cash & balances due	\$52	\$30	-42.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5	\$9	69.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$5	\$8	72.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$910	\$846	-7.1%		
Deposits	\$824	\$772	-6.3%		
Total other borrowings	\$83	\$71	-14.4%		
FHLB advances	\$65	\$65	0.0%		
Equity					
Equity capital at quarter end	\$68	\$69	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	7.4%	--		
Tier 1 risk based capital ratio	8.6%	10.2%	--		
Total risk based capital ratio	9.9%	11.5%	--		
Return on equity ¹	-71.3%	5.9%	--		
Return on assets ¹	-5.3%	0.4%	--		
Net interest margin ¹	3.2%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	33.1%	113.0%	--		
Loss provision to net charge-offs (qtr)	56.1%	128.2%	--		
Net charge-offs to average loans and leases ¹	6.7%	-0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	22.3%	36.8%	3.6%	0.3%	--
Closed-end 1-4 family residential	5.0%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	5.5%	2.1%	--
Commercial & Industrial	0.1%	0.0%	0.2%	0.0%	--
Commercial real estate	15.6%	0.3%	2.2%	0.1%	--
Total loans	12.3%	4.0%	1.8%	0.1%	--